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Attorney for Plaintiff  
SUSAN RAE OWENS

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION**

SUSAN RAE OWENS,

Plaintiff,

v.

ERICAL BRACHFELD, A PROFESSIONAL  
CORPORATION, D/B/A BRACHFELD &  
ASSOCIATES, P.C., D/B/A LAW OFFICES  
OF BRACHFELD & ASSOCIATES, P.C., a  
California corporation, and ERICA LYNN  
BRACHFELD, individually and in her official  
capacity,

Defendants.

Case No. C07-04400-JF-PVT

**DECLARATION OF FRED W.  
SCHWINN IN SUPPORT OF AWARD  
OF ATTORNEY FEES AND COSTS**

Hearing Judge:	Honorable Jeremy Fogel
Hearing Date:	October 3, 2008
Hearing Time:	9:00 a.m.
Courtroom:	3, 5th Floor
Place:	280 South First Street San Jose, California

I, Fred W. Schwinn, declare under penalty of perjury, under the laws of the United States,  
28 U.S.C. § 1746, that the following statements are true:

1. I am counsel for the Plaintiff in the above captioned case.

2. I am a member in good standing of the bars of the following courts:

Supreme Court of the United States  
Washington, DC  
2003

Supreme Court of California  
Sacramento, California  
2003

Supreme Court of Kansas  
Topeka, Kansas  
1997

1 U.S. Court of Appeals for the Tenth Circuit  
2 Denver, Colorado  
1999

3 U.S. Court of Appeals for the Ninth Circuit  
4 San Francisco, California  
2003

5 U.S. District Court for the District of Kansas  
6 Topeka, Kansas  
1997

7 U.S. District Court for the Western District of Missouri  
8 Jefferson City, Missouri  
2001

9 U.S. District Court for the Northern District of California  
10 San Francisco, California  
2003

11 U.S. District Court for the Eastern District of California  
12 Sacramento, California  
2003

13 U.S. District Court for the Central District of California  
14 Los Angeles, California  
2003

15 3. I am a 1994 graduate of Washburn University in Topeka, Kansas and a 1997  
16 graduate of Washburn University School of Law. In 1995 I passed the Uniform Certified Public  
17 Accountant's examination and was granted a Certified Public Accountant certificate from the  
18 Kansas Board of Accountancy. I am a member of the State Bar of California, Bar Association of  
19 San Francisco, National Association of Consumer Advocates, Consumer Attorneys of California,  
20 National Association of Consumer Bankruptcy Attorneys, California Bankruptcy Forum, and  
21 Topeka Area Bankruptcy Council of which I am a past Treasurer.

22 4. From September 26, 1997, until December 21, 2003, I maintained a private  
23 law practice with an office located in Topeka, Kansas. In December of 2003 I relocated my law  
24 practice to California. My practice is limited exclusively to the representation of consumers, with  
25 particular emphasis on representing consumer debtors under the United States Bankruptcy Code.  
26 In addition to Bankruptcy cases, I handle matters under the Fair Debt Collection Practices Act, Truth  
27 in Lending Act, Fair Credit Reporting Act, Telephone Consumers Protection Act, FTC Credit  
28 Practices Rule, Uniform Commercial Code, common law fraud, misrepresentation and deceit, usury,

1 and other laws enacted to protect consumers. I undertake representation in many consumer cases  
2 with the expectation of being paid a contingency amount from the proceeds of recovery, or being  
3 paid based on an award of fees pursuant to a fee shifting statute such as the federal Fair Debt  
4 Collection Practices Act and California Rosenthal Fair Debt Collection Practices Act.

5           5. I have given a number of lectures to consumers and professional groups on  
6 consumer law issues, including the Topeka Area Bankruptcy Council and the Pro Bono Project in  
7 San Jose, California.

8           6. I have been a member of the National Association of Consumer Advocates  
9 since 1999 and have attended at least twelve (12) national conferences exclusively on consumer law  
10 issues.

11           7. I have been involved in many consumer cases involving a range of consumer  
12 protection laws. I have handled several cases that have resulted in reported decisions favorable to  
13 consumers including: *In re Crosby*, 261 B.R. 470 (D. Kan. 2001) (holding that the issuance of a  
14 Form 1099-C by a creditor forgives the debt); *In re Green*, 287 B.R. 827 (D. Kan. 2002) (holding  
15 that the inclusion of language in a Chapter 13 Plan which attempts to discharge student loans should  
16 be reviewed on a case-by-case basis); *Bilal v. Household Finance Corporation III (In re Bilal)*, 296  
17 B.R. 828 (D. Kan. 2003) (holding that the inclusion of language in a Chapter 13 Plan which rescinds  
18 a home mortgage loan under the Truth in Lending Act is binding on a mortgage creditor who fails  
19 to object before confirmation); and, *Ramirez v. Household Finance Corporation III (In re Ramirez)*,  
20 2003 Bankr. LEXIS 1364 (D. Kan. 2003) (finding violations of the Truth in Lending Act). I am also  
21 plaintiff's counsel in the *Quenzer v. Advanta Mortgage Corp. (In re Quenzer)*, 266 B.R. 760 (D.  
22 Kan. 2001) and *Quenzer v. Advanta Mortgage Corp. (In re Quenzer)*, 274 B.R. 899 (D. Kan. 2002)  
23 cases which were reversed and remanded in *Quenzer v. Advanta Mortgage Corp. (In re Quenzer)*,  
24 288 B.R. 884 (D. Kan. 2003). Despite the reversal, this case remains one of the leading cases in the  
25 country regarding rescission under the Truth in Lending Act in the bankruptcy context and it is still  
26 cited for the detail and clarity of the Bankruptcy Court's decision. See National Consumer Law  
27 Center, Truth in Lending (6<sup>th</sup> ed. 2007) at 453.

28           8. My firm's work in connection with this case is shown on the schedule

1 attached hereto, marked Exhibit "A." My staff and I prepared our time records contemporaneously  
 2 with our performance of the work, using the Amicus Attorney and Timeslips software packages for  
 3 law offices. The time records do not duplicate work performed in any other file.

4           9. For my services as an attorney in this case, the Consumer Law Center, Inc.,  
 5 seeks an hourly rate of \$325.00. I believe that this hourly rate is reasonable, and that it is  
 6 comparable to the rates being charged by attorneys of similar experience and expertise in the San  
 7 Francisco Bay Area's federal and state courts. I have been previously awarded an hourly rate of  
 8 \$300 in a number of cases in Northern California, including: *Citibank South Dakota, N.A., v.*  
 9 *O'Connor*, Santa Clara Case No. 1-05-CV-038648 (February 7, 2006) (J. Huber); *Maundu v. The*  
 10 *Barnes Law Firm*, Northern District Case No. C05-01939-JF-PVT (May 23, 2006) (J. Fogel);  
 11 *Wallat v. Roush*, Northern District Case No. C05-03518-JF-HRL (September 21, 2006) (J. Fogel);  
 12 *Chan v. North American Collectors, Inc.*, Northern District Case No. C06-00016-JL (January 26,  
 13 2007) (J. Larson); *Chan v. Rosen & Loeb*, Northern District Case No. C06-04267-SBA-EDL  
 14 (September 25, 2007) (J. Armstrong); *Napier v. Collection Bureau of America, LTD.*, Northern  
 15 District Case No. C07-02429-MMC (October 29, 2007) (J. Chesney); *Asset Acceptance, LLC v.*  
 16 *Mekonnen*, Santa Clara Case No. 1-06-CV-073155 (December 21, 2007) (J. Murphy); *Tong v.*  
 17 *Capital Management Services Group, Inc.*, Northern District Case No. C07-01026-RMW-HRL  
 18 (January 18, 2008) (J. Whyte); *Calfin Holdings, LLC v. Bohannon*, Santa Clara Case No. 1-07-CV-  
 19 079509 (July 24, 2008) (J. Manoukian); *Napier v. Titan Management Services, LLC*, Northern  
 20 District Case No. C08-00910-RMW-RS (July 25, 2008) (J. Whyte); *Meyer v. ARS National*  
 21 *Services, Inc.*, Northern District Case No. C07-06422-JF-PVT (August 26, 2008) (J. Fogel). On July  
 22 1, 2008, I raised my hourly rate from \$300.00 per hour to \$325.00 per hour. This represents the first  
 23 increase in my hourly rate since July 1, 2004.

24           10. The Consumer Law Center, Inc., seeks compensation for 19.1 hours that I  
 25 spent performing legal services for Plaintiff in this case, as well as 6.8 hours of law clerk time.

26           a. **Jovanna R. Longo.** Jovanna Longo is employed by the Consumer  
 27 Law Center, Inc., as an associate attorney. She has held this position  
 28 since November 2007. Jovanna was previously a law clerk at the

Consumer Law Center, Inc., while she attended law school. In 2003  
 Jovanna graduated with honors from Rutgers University in New  
 Brunswick, New Jersey with a Bachelor of Science degree in  
 Anthropology. Jovanna received a Juris Doctor from Santa Clara  
 University School of Law in May of 2007. She passed the July 2007  
 California bar examination and is currently a member of the State Bar  
 of California. During her employment with the Consumer Law  
 Center, Inc., Jovanna has performed legal research and writing  
 services for the Plaintiff in this case. The Consumer Law Center,  
 Inc., seeks compensation for 6.8 hours expended by Jovanna Longo  
 performing legal research and writing services for the Plaintiff in this  
 case. The Consumer Law Center, Inc., seeks an hourly rate of  
 \$125.00. A \$125.00 hourly rate was approved for law clerks in  
*Fleming v. Kempter Nat'l Servs*, 373 F. Supp. 2d 1000, 1012 (N.D.  
 Cal. 2005).

11. In the San Francisco Bay Area it is customary for lawyers to itemize and bill  
 their clients separately, in addition to their regular hourly rate, for expert witness fees, court reporter  
 fees, long distance telephone calls, on-line research charges, copying and facsimile costs, postage  
 and delivery charges, and travel costs, including mileage, tolls and parking. The Consumer Law  
 Center, Inc., advanced the following fees and costs, and incurred the following expenses in this  
 matter:

Filing fees to Clerk of Court	\$ 350.00
Service of Process	\$ 108.00
Photocopying - 131 @ \$ .20	\$ 26.20
Postage	\$ 5.08
State of California - Document Copies	\$ 10.00
TOTAL	\$ 499.28

12. The requested attorney's fees and costs were reasonable and necessary to the

1 litigation in this matter.  
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3 Executed at San Jose, California on August 29, 2008.  
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5 /s/ Fred W. Schwinn  
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14 Attorney for Plaintiff  
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